

Amendments to the Claims:

This listing of claims will replace all prior versions, and listings, of claims in the present application.

Listing of Claims:

Claims 1 and 2 (Cancelled).

3. (Currently Amended) The system of claim 20, wherein said wireless ~~communications~~ communication means comprises a Personal Digital Assistant (PDA).

4. (Previously Presented) The system of claim 3, wherein said Personal Digital Assistant (PDA) displays web pages according to the Wireless Application Protocol (WAP) standard.

Claims 5-11 (Cancelled).

12. (Currently Amended) A system for providing benefits information to at least one benefits recipient, comprising:
at least one portal web site;

at least one benefits coordinator computer system communicating with said portal web site via the Internet;

at least one benefits recipient system communicating with said portal web site via the Internet; and

at least one benefits vendor computer system communicating with said at least one benefits coordinator computer system via the Internet such that benefits information is provided from said at least one ~~of said~~ benefits vendor computer ~~systems~~ system to said at least one benefits recipient system via said portal web site, said at least one benefits coordinator computer system being a system which is separate from said at least one benefits vendor computer system;

wherein said at least one benefits coordinator computer system selects vendor information from said at least one ~~of said~~ vendor computer system ~~systems~~ for delivery to said at least one benefits recipient system based, at least in part, upon information stored on said at least one benefits coordinator computer system.

13. (Currently Amended) The system of claim 12, wherein said information stored on said at least one benefits coordinator computer system is selected from the group comprising: consisting of gender, age, address, personal interests, professional interests, and employment information.

14. (Currently Amended) The system of claim 12, wherein said ~~benefits~~ vendor information provided from said at least one ~~of said~~ benefits vendor

computer ~~systems~~system to said at least one benefits recipient system via said portal web site is selected from the group ~~comprising~~consisting of investment provider information, health benefits information, retirement benefits information, exercise benefits information, travel benefits information, food benefits information, child care information, educational product information, and discount goods and services information.

BI 15. (Currently Amended) The system of claim 12, further comprising at least one benefits provider computer system communicating with said at least one benefits coordinator computer system.

16. (Currently Amended) The system of claim 15, wherein said at least one benefits coordinator computer system is programmed to select the vendor information from said at least one vendor computer system for delivery to said at least one benefits recipient system based, at least in part, upon information received by said at least one benefits coordinator computer system from said at least one benefits provider computer system.

17. (Currently Amended) The system of claim 12, comprising a client-server system, wherein said portal web site is a server included in said at least one benefits coordinator computer system and said at least one benefits ~~vendors~~vendor

computer ~~systems~~ system and said at least one benefits ~~recipients~~ recipient computer ~~systems~~ system are client systems in communication with said client server system.

18. (Currently Amended) The system of claim 17, wherein each of said client systems ~~comprise~~ includes a thin client system.

B1 19. (Currently Amended) The system of claim 12, wherein said at least one benefits recipient system is selected from the group consisting of: a personal computer, a public kiosk, and a Personal Digital Assistant (PDA).

20. (Currently Amended) The system of Claim 12, wherein said at least one benefits recipient system communicates with said portal web site via wireless communication means.

21. (Currently Amended) An Internet based system for delivering benefits information to at least one benefits recipient, ~~the~~ said system comprising:

a benefits provider computer system storing employee information;

a benefits coordinator computer system storing further employee information provided by ~~said~~ the benefits recipient; and

a benefits vendor computer system storing vendor benefits information, said benefits vendor computer system being in communication with said benefits coordinator computer system via the Internet, said benefits coordinator

computer system being a system which is separate from said benefits vendor computer system;

31 said benefits coordinator computer system including a server providing a portal web site accessible by ~~said the~~ benefits recipient, said server being programmed such that benefits information provided to ~~said the~~ benefits recipient via said portal web site is selected from said stored vendor benefits information based, at least in part, upon said information stored by said benefits provider computer system, ~~and~~ whereby the selected benefits information is communicated from said benefits vendor computer system via said portal web site to ~~said the~~ benefits recipient.

22. (Currently Amended) The system of claim 21, wherein said portal web site is accessible by ~~said the~~ benefits recipient via wireless communications means.

23. (Currently Amended) The system of claim 22, wherein said wireless communication means is selected from the group ~~comprising~~ consisting of a Personal Digital Assistant (PDA), a wireless telephone, and a wireless computer.

24. (Currently Amended) A method of providing benefits information from an employer to at least one employee benefits recipient, ~~the said~~ method comprising the steps of:

providing a computer network connecting an employer server system, a benefits coordinator server system, and a plurality of benefits vendor server systems, said benefits coordinator server system being a system which is separate from said plurality of benefits vendor server systems;

providing a portal web site on said coordinator server ~~system;~~
system, said portal web site being accessible by ~~said at least one the~~ employee benefits recipient; and

providing selected vendor benefits information from at least one of said plurality of benefits vendors server systems to ~~said the~~ employee benefits recipient via said portal web site, said vendor benefits information being selected based on information stored on said employer server system.

25. (Currently Amended) The method of claim 24, further comprising ~~including the further steps of:~~

obtaining personal data from ~~said the~~ employee benefits recipient via said portal web site;

selecting benefits information from at least one of said plurality of vendor ~~servers~~ server systems based on the personal data obtained by carrying out the obtaining step; and

providing the selected vendor benefits information to ~~said the~~ employee benefits recipient via said portal web site.

26. (Currently Amended) The method of claim 24, wherein said portal web site is accessible ~~to said~~ by the employee benefits recipient via a Personal Digital Assistant (PDA).

B1
27. (Previously Presented) The method of claim 24, wherein said vendor benefits information is selected from the group consisting of: investment providers data, health benefits providers data, retirement benefits providers data, exercise benefits providers data, travel benefits providers data, food benefits providers data, child care benefits providers data, and discount goods and services benefits providers data.

28. (Currently Amended) ~~the~~ The method of claim 27, further comprising ~~wherein the method further comprises~~ the step of providing at least one vendor benefit at a reduced cost based on the number of ~~said~~ employee benefits recipients selectable to receive said at least one vendor benefit.

29. (Currently Amended) The method of claim 28, further comprising ~~including~~ the step of offering at least one discount on vendor benefits such that the costs of administering ~~said~~ benefits from ~~said~~ the employer to ~~said~~ the employee benefits recipient ~~by said benefits coordinator is~~ can be reduced.

30. (Currently Amended) A system for providing benefits from at least one of a plurality of benefits vendors to at least one benefits recipient, ~~the~~ said system comprising:

B1 at least one computer network connecting a benefits provider server system storing information of a first type, a benefits coordinator server system, and a plurality of benefits vendor server systems storing information of a second type, said benefits coordinator server system being a system which is separate from said plurality of benefits vendor server systems;

said benefits coordinator server system including a portal accessible by ~~said at least one~~ the benefits recipient;

said benefits coordinator server system being programmed to select information of said second type obtained from at least one of said plurality of vendor server systems, ~~the selection~~ based upon information of said first type obtained from said ~~benefit~~ benefits provider server system;

said benefits coordinator server system ~~providing~~ being programmed to provide said information of said second type to ~~said the~~ benefits recipient via said portal.

31. (Currently Amended) The system of claim 30, wherein said information of said ~~first~~ second type is selected from ~~the group comprising non-~~ traditional benefits information, and said information of said ~~second~~ first type is selected

from ~~the group comprising~~ employee data stored on said benefits provider computer system.

32. (Currently Amended) The system of claim 30₁ wherein said benefits coordinator server system is further programmed to select information of said second type from at least one of said plurality of vendor server systems based, at least in part₁ upon information of a third type provided by a the benefits recipient.

BI
33. (Currently Amended) The system of claim 32₁ wherein said information of a said third type is selected from the group consisting of ~~comprising~~: information relating to personal interests of ~~said~~ the benefits recipient, information relating to professional interests of ~~said~~ the benefits recipient, information relating to life events of ~~said~~ the benefits recipient, and information relating to family members of ~~said~~ the benefits recipient.

34. (Currently Amended) The system of claim 31₁ wherein said ~~non~~ traditional-non-traditional benefits are selected from the group ~~comprising~~: consisting of investment provider information, health benefits information, retirement benefits information, exercise benefits information, travel benefits information, food benefits information, child care benefits information and discount goods and services information, and wherein said employee data is selected from the group ~~comprising~~:

Appln. No. 09/595,114
Amdt. dated March 10, 2004
Reply to Office Action mailed September 10, 2003

consisting of age, gender, birth date, length of employment, dependent information, and
health information.

35. (Currently Amended) The system of claim 30, wherein said at least
one computer network includes the Internet.

Claims 36 and 37 (Cancelled).
